



Notification of Amendment to the **Terms of the Financial Assistance Programme- Additional Deferment Programme for HSBC Amanah Fusion (Retail Business Banking)**

Area of Change	Original	Revised
Approve with longer deferment period	Not specified	4. On exceptional case basis, we may approve and you will be notified on a longer deferment period.
Cancellation of an existing temporary financial relief or targeted assistance programme	Not specified	5. If you are currently on any other temporary financial relief programme or financial assistance programme with us (excluding the Initial Deferment), the existing financial relief programme or financial assistance programme will be cancelled prior to the Additional Deferment taking effect. The treatment of accrued lease rental (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 8 and 9 below.
Treatment of amount in arrears	2(b)(ii) If you did not participate in the Initial Deferment and your account is in default; your Additional Deferment Period will start after the Bank has approved your application. However, any outstanding amount will be reflected in your CCRIS records which may jeopardise your credit position and late payment charges will apply.	6. If you have any overdue amount in arrears when applying this Additional Deferment programme, the principal portion of the overdue amount will be capitalized and added to the principal balance of your facility at the commencement of the Additional Deferment. The lease rental portion of the overdue amount will be accrued and Clause 8 applies. For the avoidance of doubt, there is no compounding of lease rental during the process.

Clarification of the facility tenure extension as a result of the Additional Deferment	5. Your financing tenure will be extended in tandem with the Additional Deferment Period granted. As a result of the Additional Deferment Period, you are required to pay a higher final instalment amount and higher overall payments. If you participated in Initial Deferment, your final instalment amount and overall payment will likely be further increased on top of your earlier increase during the Initial Deferment.	9. Your financing tenure will be extended in tandem with the Additional Deferment Period granted. As a result of the Additional Deferment Period, you are required to pay a higher final instalment amount and higher overall payments.
Clause on termination - New addition on the consequence of termination due to false representation	7. The Additional Deferment may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Additional Deferment.	11. The Additional Deferment may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Additional Deferment. The consequence of such termination may include reversing any or all benefits you enjoyed from the Additional Deferment. For example, the amount that would otherwise be due during the deferment period will become immediately due and payable in whole upon termination, and no tenure extension will apply.
Potential changes to Terms and Conditions	Not specified	13. We may change these terms and conditions including treatment of your monthly payment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons, we will make sure that the change(s) are reasonable and promptly notified to you.

Notification of Amendment to the **Terms of the Financial Assistance Programme- Payment Reduction Programme for HSBC Amanah Fusion (Retail Business Banking)**

Area of Change	Original	Revised
Cancellation of an existing temporary financial relief or targeted assistance programme	Not specified	<p>4. If you are currently on any other temporary financial relief programme or financial assistance programme with us, the existing financial relief programme or financial assistance programme will be cancelled prior to the Payment Reduction taking effect. The treatment of accrued lease rental (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 8 and 9 below.</p>
Treatment of amount in arrears	<p>3. Your Payment Reduction Period will commence when your application is approved by the Bank. Until your application is approved, you are required to continue paying your instalment at its original monthly instalment due date and any amount in arrears, if any. Any amount in arrears will be reflected in your CCRIS records which may jeopardize your credit position and late payment charges will apply.</p>	<p>5. If you have any overdue amount in arrears, the principal portion of the overdue amount will be capitalized and added to the principal balance of your facility at the commencement of the Payment Reduction. The lease rental portion of the overdue amount will be accrued and Clause 8 applies. For the avoidance of doubt, there is no compounding of lease rental involved during the process.</p>
Clause on termination - New addition on the consequence of termination due to false representation	<p>8. The Payment Reduction may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Payment Reduction.</p>	<p>10. The Payment Reduction may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Payment Reduction. The consequence of such termination may include reversing any or all benefits you enjoyed from the Payment Reduction. For example, the amount that would otherwise be due during the Payment Reduction period will become due and payable in</p>

		whole upon termination, and no tenure extension will apply.
Changes to Terms and Conditions	Not specified	<p>12. We may change these terms and conditions including treatment of your monthly payment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons, we will make sure that the change(s) are reasonable and promptly notified to you.</p>